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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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EXAMINER

HAVAN, THU THAO

ART UNIT PAPER NUMBER

3624

DATE MAILED: 04/25/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

10/702,144

Applicant(s)

KULCSAR ET AL.

Examiner

Thu Thao Havan

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 05 November 2003.
2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-20 is/are pending in the application.
4a) Of the above claim(s) _____ is/are withdrawn from consideration.
5) ☐ Claim(s) _____ is/are allowed.
6) ☒ Claim(s) 1-20 is/are rejected.
7) ☐ Claim(s) _____ is/are objected to.
8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
10) ☒ The drawing(s) filed on 11/5/03 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date _____.
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: _____.

DETAILED ACTION

Drawings

The examiner approves the drawings filed on November 5, 2003.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(a) the invention was known or used by others in this country, or patented or described in a printed publication in this or a foreign country, before the invention thereof by the applicant for a patent.

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims **1-12 and 16-20** are rejected under 35 U.S.C. 102(a) or (e) as being anticipated by Hirka et al. (US publication no. 2003/0061157).

Re claim **1**, Hirka teaches a method for coordinating the management of credit between an Internet user and a plurality of lending institutions via the Internet (para. 0008 and 0070), comprising the steps of:

receiving account information on at least one credit account from the plurality of lending institutions or the Internet user (para. 0002 and 0070);

storing the account information in a database (para. 0028, 0037, and 0050);

receiving selection criteria from the Internet user specifying conditions under which each of the at least one credit account is authorized to be used (para. 0061);

receiving from a merchant a request for authorization of a transaction (para. 0044); *Hirka teaches a merchant requests for a transaction;*

processing the request including selecting one of the at least one credit account to be used for the transaction (para. 0044);

transmitting the account information corresponding to the selected account to the lending institution associated with the selected account (para. 0045);

receiving an authorization status from the lending institution (para. 0023); *Hirka discloses institution makes authorization decisions and debits the correct actual account;*

selecting a different account to request authorization from the lending institution associated with the selected account if the authorization status is a denial (para. 0026, 0052, and 0007); *Hirka discloses a denial status by setting a criteria on the transaction. For example, transactions could be debited from a bank account when the balance exceeds a set value, but debited from a linked brokerage account when the balance of the bank account falls below the set value; and*

transmitting the authorization status to the merchant (para. 0049).

Re claim 2, Hirka teaches transmitting the account information corresponding to the selected account to a credit card management gateway, wherein the gateway routes the authorization request to the lending institution associated with the selected account; wherein the credit card management gateway receives the authorization status from the lending institution and transmits the authorization status to the database (para. 0025-0027 and 0029).

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Re claim 3, Hirka teaches the step of receiving account information comprises the steps of displaying a document welcoming the Internet user, displaying a document explaining the coordination of the credit management process, displaying a document explaining the services provided, requesting the account information including a name of the lending institution, an account number, a credit balance, a payment due date, an interest rate, a billing address, an account limit, a web site corresponding to the account, a password corresponding to the account on the web site associated with the lending institution, and a list of names authorized to use the account (para. 0032, 0037, and 0015).

Re claim 4, Hirka teaches a system as claimed in claim 1. Therefore the rationale applied in the rejection of claim 1 applies herein.

Re claim 5, Hirka teaches transmitting the account information corresponding to the selected account to a credit card management gateway, wherein the gateway routes the authorization request to the lending institution associated with the selected account; and wherein the credit card management gateway receives the authorization status from the lending institution and transmits the authorization status to the database (para. 0050 and 0022).

Re claim 6, Hirka teaches transmitting means comprises the Internet (para.0070).

Re claim 7, Hirka teaches security means (para. 0023). *Hirka discloses requirement of pin numbers to access an account, which is a type of security feature.*

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Re claim 8, Hirka teaches security means comprises a user-defined PIN code that is entered prior to a merchant swiping a card to initiate a transaction (para. 0023).

Re claim 9, Hirka teaches card includes at least one magstripe (para. 0016 and 0017).

Re claim 10, Hirka teaches at least one magstripe corresponds to the database (para.0017 and 0050).

Re claim 11, Hirka teaches at least one magstripe corresponds to the selected account (para. 0017).

Re claim 12, Hirka teaches at least one magstripe corresponds to a telephone minutes account (para. 0017 and 0015).

Re claim 16, Hirka teaches a system as claimed in claim 1. Therefore the rationale applied in the rejection of claim 1 applies herein except for the limitations of a magstripe writing device configured to write data to a magstripe on a card corresponding to a particular account and means for receiving selection criteria from the Internet user specifying which credit account information is to be written by the magstripe writing device on the card (para. 0015-0017).

Re claim 17, Hirka teaches magstripe writing device erases the magstripe on the card and rewrites a new barcode on the card corresponding to a different credit account (para. 0017 and 0037). *Hirka discloses magstripe writing device consisting of a card may have account data pertaining to a credit card account stored on a first track on the card, account data pertaining to debit account stored on a second track, data pertaining*

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to a first stored value account in a third track, and data pertaining to second stored value account in a fourth track.

Re claim 18, Hirka teaches magstripe writing device erases the magstripe on the card and rewrites a new barcode on the card corresponding to a different credit account (para. 0017).

Re claim 19, Hirka teaches account information is stored on a removable storage device (para. 0026 and 0016-0017). *The magnetic card of Hirka is a removable storage device since it can be transferable.*

Re claim 20, Hirka teaches magstripe writing device is integrated into a personal computer (para. 0015-0017, 0037, and 0070).

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 13-15 are rejected under 35 U.S.C. 103(a) as being unpatentable over Hirka et al. (US publication no. 2003/0061157) in view of Star (US publication no. 2003/0216990).

Re claims 13-15, Hirka does not explicitly teach a primary user assigns a PIN number to at least one secondary user, at least one secondary user is a child, and primary user assigns an account limit to the secondary user. However, Star specifically

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teaches a primary user assigns a PIN number to at least one secondary user (para. 0009), at least one secondary user is a child (para. 0027), and primary user assigns an account limit to the secondary user (para. 0040). In other words, Star teaches each account can have a pin number and a root user that is capable of creating sub accounts on the server, each sub account having different levels of user privileges. Also, his system allows multiple users to share the same account with one main user has total authority. Thus, it would have been obvious to one of ordinary skill in the art at the time of applicant's invention to enable primary user to assign an account limit and pin number to the secondary user because it provides a mean of performing integrated financial transactions with multiple privileges for users.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Engelhart, pending application no. US 2003/0158812 A1, discloses centralized billing network;

Fung et al., pending application no. US 2002/0055909 A1, discloses managing online financial transaction at a destination Web site; and

Bansal et al., pending application no. US 2003/0120593 A1, discloses multiple services electronically via a centralized area.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Thu Thao Havan whose telephone number is (703) 605-0200. The examiner can normally be reached on Monday-Friday.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (703) 308-1065. The fax phone number for the organization where this application or proceeding is assigned is (703) 872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct-uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at (866) 217-9197 (toll-free).

TTH
3/31/2005

VINCENT MILLIN
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600

A handwritten signature in black ink, appearing to read "Vincent Millin", is located at the bottom right of the page.